

Customer Service is available by phone 8 a.m. to 5 p.m. CT, Monday through Friday, and by email.

Like many organizations, we are facing pandemic-driven staff shortages. As a result, it is taking us much longer than normal to answer calls and emails, and to process death benefits. We sincerely apologize for any delays. We are committed to providing the best service we can with the resources available at this time.

Thank you for your patience.

Members can do some activities themselves through their self-service [ERS OnLine accounts](#) and can get information about coverage by contacting the [benefits plan](#) directly.

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Health Savings Accounts (HSAs) for Active Employees and Retirees

The HSA part of Consumer Directed HealthSelectSM helps you save money so you're prepared for out-of-pocket health expenses. It also helps you lower your income taxes, because you can save up to a certain amount tax-free each year. Every Consumer Directed HealthSelect participant who is eligible to open an HSA should open one with Optum Bank. HSAs are like tax-free nest eggs for health care expenses.

- You can use your HSA on qualified expenses, even if you change to a different health plan or change employers. The money stays with you.
- If you contribute to an HSA, you can't participate in a health care flexible spending account (FSA), like the one offered through [TexFlex](#). If you're an active employee, you can enroll in a special type of TexFlex account called a limited-purpose FSA and use the account for qualified vision and dental expenses.
- You can make and/or get tax-free contributions to your HSA – up to a certain amount set by the Internal Revenue Service (IRS) each year.*
 - The State of Texas will contribute pre-tax dollars to your account every month, if you're an eligible member.
 - If you're an active employee, you can sign into your [ERS OnLine account](#) or work with your benefits coordinator to have pre-tax contributions taken from your paycheck. (Please make sure your contributions plus any made by the State of Texas or someone else don't go over the annual maximum set by the IRS.)
 - You can also make post-tax contributions directly to your account, and claim the contributions later on your tax return.
- You have access only to the money that's actually in your HSA. You won't have access to any money that's been pledged to be deposited in the future.
- Any unused money in your HSA will carry over from one year to the next, so you won't lose money in your account at the end of the year.

[Visit the website for Optum Bank](#), administrator of Consumer Directed HealthSelect HSAs.

HSA Contributions and Limits*

Description	2021 Individual account	2021 Family account (member + one or more dependents)	2022 Individual account	2022 Family account (member + one or more dependents)
Annual maximum contribution (calendar year, January 1 - December 31)	\$3,600	\$7,200	\$3,650	\$7,300
Annual state contribution (plan year, September 1 - August 31)	\$540 (\$45 monthly)	\$1,080 (\$90 monthly)	\$540 (\$45 monthly)	\$1,080 (\$90 monthly)
Annual maximum participant contribution	\$3,060	\$6,120	\$3,110	\$6,220

NOTE: Members who are 55 years or older can have an additional "catch-up" contribution of up to \$1,000 per year, for 2021 and 2022.

*HSA contributions and limits may change from year to year, or based on eligibility requirements and the participant’s age. Maximums are set by the IRS and include all contributions – both pre-tax and post-tax – to an HSA.



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